#### How to Make the Most of Your Doctor's Appointment

Your medical well being is a shared responsibility between you and your doctor. To make the most of what your doctor has to offer, we recommend you ask questions and participate in the decision-making process.

Medical science is not as simple and absolute as many people imagine. Determining the best treatment for a certain condition is often the result of balancing various risks and benefits along with personal preferences and individual concerns. For many medical problems, doctors can offer multiple treatment options or grades of medical care. These options may vary in complexity, durability, and cost. For example, consider a common medical problem: In order to lose weight, you can diet or exercise or both, depending on how quickly you would like to lose the weight. The choice you make depends a great deal on what you, the patient, want.

Working together, you and your doctor can choose the treatment option that best meets your needs. Your doctor should explain each treatment option, including its benefits and drawbacks. You should tell your doctor about yourself and your concerns, and ask as many questions as needed to help you understand the treatment recommendations.

## Here are some questions that will help you be a smart medical consumer:

What does this treatment recommendation mean? If you don't understand any part of what your doctor recommends, don't be afraid to ask for more information. Make sure you understand the short and long-term effects. For example, how long will recovery take? Should you expect a complete or partial resolution to your problem, and what is the probability for success? What are the risks involved?

Are other treatment options available? How do the options differ in cost? Which solution will last the longest? Do all the options solve the problem? Do some options involve more risk or more probability of success than others?

How much will this cost and when and how are you expected to pay? Does the doctor participate in your insurance plan? Make sure you understand the fees, method, and schedule of payment before you agree to any treatment. It may be a good idea to contact your insurance company to check your coverage and their recommendations in t his situation.

Do you need a second opinion? If you have talked with your doctor and still are uncertain about what to do, get a second opinion. To find another doctor for a second opinion, ask family, friends, or co-workers for referrals. You might also ask your local pharmacist for a referral, or call a local hospital.



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Department of Administration Office of Insurance Management



State of Idaho

# **Benefit Focus**

October, 1999

# **Roll Up Your Sleeve**

Flu season is just around the corner. And that means it's time for your yearly flu shot - your best protection against the flu. In fact, the best time for your flu shot is from early October until mid-November.

The good news is that flu shots are now payable as an enhancement to your wellness benefits under Regence BlueShield of Idaho's Module 1 or Module 2! The vaccination is subject to the wellness benefit maximum of \$150 (if you've already utilized your maximum benefit, you will be responsible for the cost). And if you're a member of HealthSense or HMOBlue, flu shots are already a covered benefit.

Speak with your doctor about getting a flu shot. Remember - prevention is always the best medicine.

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## **Medicines:**

# More Healing Power and Fewer Side Effects

Medicines are powerful agents, and it's important to remember they can make you well or make you sick, depending on how they're used. To receive the full benefit of the medicines you take, and help avoid negative side effects, following are several suggestions that we recommend.

First, before accepting a prescription, always tell your health care provider about any other drugs you are presently taking. Some medicines, including over-the-counter medications, may affect the way other medicines work. This precaution also applies to alcohol, caffeine, and tobacco. Don't forget that these items are actually drugs and can have adverse effects when combined with other medications.

It's also a good idea to use the same pharmacy to fill all your prescriptions. The pharmacist can help keep track of your various medications and guard against harmful drug interactions.

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